



**National Settlements Team**  
The Huntington National Bank  
650 E. Swedesford Road, Suite 310  
Wayne, PA 19807-1600

June 5, 2025

Honorable Stephen R. Bough  
United States District Court  
Western District of Missouri  
Charles Evans Whittaker Courthouse  
400 East 9<sup>th</sup> Street  
Kansas City, MO 64106-2635

RE: *Burnett et al. v. National Association of Realtors, et al.*  
*Case No. 4:19-cv-00332-SRB and*  
*Gibson et al. v. National Association of Realtors et al.,*  
*Case No. 23-CV-788-SRB*

Dear Judge Bough:

I am Executive Managing Director of the National Settlements Team at Huntington National Bank (“HNB”) and write in response to Your Honor’s May 7, 2025 Order requiring a quarterly accounting of all fees and charges made to the settlement fund in the above captioned case. HNB received a copy of this Order from Class Counsel as HNB is not a party in this case and was not otherwise served.

In response to the Court’s Order, HNB states as follows:

First, HNB’s only involvement in this matter is the provision of banking services as escrow agent to co-lead class counsel Cohen Milstein Sellers & Toll PLLC, Hagens Berman Sobol Shapiro LLP, Ketchmark and McCreight PC, Susman Godfrey LLP, and Williams Dirks Dameron LLC and Boulware Law.

Second, HNB receives no fees or charges, rebates, awards, and/or credits from vendors, nor does it receive financial benefits from any other banks or non-bank financial institutions while serving as escrow agent in this matter.

Third, like all banks that hold deposits, including as escrow agent for the settlement fund, HNB generates revenue by using the escrow deposits as a source of funding for loan originations through its normal course of business as a bank. The interest rate spread, or net interest margin, is HNB’s profit margin on deposits.

Fourth, HNB makes no payments, contractual or otherwise, to JND Legal Administration in this matter, or in any other matter, for the distribution of class proceeds.

Sincerely,

*Christopher W. Ritchie*

Christopher W. Ritchie  
Executive Managing Director  
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